

**Information to identify the case:**

Debtor 1	<u>Angelika Mironovsky</u>		Social Security number or ITIN xxx-xx-0801
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u>First Name      Middle Name      Last Name</u>		Social Security number or ITIN _____
	First Name	Middle Name	Last Name
United States Bankruptcy Court	District of New Jersey		
Case number:	<u>17-27077-VFP</u>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Angelika Mironovsky

11/22/17

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Angelika Mironovsky  
 Debtor

Case No. 17-27077-VFP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 32

Date Rcvd: Nov 22, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2017.

db Angelika Mironovsky, 461 Stalevicz Ln, Rahway, NJ 07065-1726  
 517024942 Bank of Americ, c/o Fein, Such, Kahn and Sheppard, P.C., 7 Century Dr Ste 201, Parsippany, NJ 07054-4609  
 517024944 CCS, PO Box 55128, Boston, MA 02205-5128  
 517024945 City of Rahway, 69 Devoe Pl, Hackensack, NJ 07601-6105  
 517024947 Department Store National Bank, PO Box 3107, Southeastern, PA 19398-3107  
 517024948 Direct TV, PO Box 5007, Carol Stream, IL 60197-5007  
 517024950 Elizabethtown Gas, PO Box 4569, Atlanta, GA 30302-4569  
 517024951 Elizabethtown Gas, PO Box 5412, Carol Stream, IL 60197-5412  
 517024954 NJ EZ Pass, PO Box 4971, Trenton, NJ 08650-4971  
 517024955 NY EZ Pass, PO Box 15185, Albany, NY 12212-5185  
 517024958 PSE &G, PO Box 14444, New Brunswick, NJ 08906-4444  
 517024956 Paul Michael Assoc. /Shell Medical Labs, 8509 Union Tpke, Flushing, NY 11385-7654  
 517024957 Paul Mitchell Assoc, 1861-09 Union Tpke, Flushing, NY 11366  
 517024960 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)  
 517024963 US Bank NA, c/o Zucker, Goldberg, and Ackerman, PO Box 1024, Mountainside, NJ 07092-0024  
 517024964 Verizon Wireless, 500 Technology Dr Ste 500, Weldon Spring, MO 63304-2225  
 517024965 Verizon Wireless, PO Box 650051, Dallas, TX 75265-0051  
 517024966 Xfinity/Comcast, PO Box 1577, Newark, NJ 07101-1577

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 22 2017 22:41:42 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 22 2017 22:41:40 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 517024940 EDI: RMCB.COM Nov 22 2017 22:28:00 AMCA /Lab Corp, 4 Westchester Plz Ste 110, Elmsford, NY 10523-1615  
 517024938 EDI: ALLIANCEONE.COM Nov 22 2017 22:28:00 Alliance One, 4850 E Street Rd Ste 300, Trevose, PA 19053-6643  
 517024939 +EDI: RMCB.COM Nov 22 2017 22:28:00 Amca, 2269 S Saw Ml, Elmsford, NY 10523-3832  
 517024941 EDI: RMCB.COM Nov 22 2017 22:28:00 American Medical Collection Agency, 4 Westchester Plz Ste 110, Elmsford, NY 10523-1615  
 517024943 EDI: BANKAMER.COM Nov 22 2017 22:28:00 Bank of America, PO Box 15019, Wilmington, DE 19886-5019  
 517024946 EDI: CCS.COM Nov 22 2017 22:28:00 Credit Collection Services, 725 Canton St, Norwood, MA 02062-2679  
 517024949 EDI: TSYS2.COM Nov 22 2017 22:28:00 Dsnb Macys, PO Box 8053, Mason, OH 45040-8053  
 517024952 EDI: BANKAMER.COM Nov 22 2017 22:28:00 FIA Card Services, PO Box 15019, Wilmington, DE 19850-5019  
 517024953 EDI: IRS.COM Nov 22 2017 22:28:00 IRS, 955 S Springfield Ave Bldg A, Springfield, NJ 07081-3570  
 517024959 E-mail/Text: jennifer.chacon@spservicing.com Nov 22 2017 22:42:44 Select Porfolio Inc., PO Box 65250, Salt Lake City, UT 84165-0250  
 517024961 EDI: WTRRNBANK.COM Nov 22 2017 22:28:00 Target, c/o Financial and Retail Srvs, PO Box 9475, Minneapolis, MN 55440-9475  
 517024962 EDI: WTRRNBANK.COM Nov 22 2017 22:28:00 Td Bank USA/Targetcred, PO Box 673, Minneapolis, MN 55440-0673

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-2

User: admin  
Form ID: 318

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Total Noticed: 32

Date Rcvd: Nov 22, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 24, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2017 at the address(es) listed below:

Benjamin A. Stanziale, Jr. on behalf of Trustee Benjamin A. Stanziale, Jr.  
trustee@stanzialelaw.com, nj45@ecfcbis.com  
Benjamin A. Stanziale, Jr. trustee@stanzialelaw.com, nj45@ecfcbis.com  
Denise E. Carlon on behalf of Creditor U.S. Bank, N.A., successor trustee to LaSalle Bank  
National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I Trust  
2007-HE6, Asset-Backed Certificates Series 2007-HE6 dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
J. Todd Murphy on behalf of Debtor Angelika Mironovsky tmurphy@toddmurphylaw.com,  
tmurphyecfmail@gmail.com;ejacobson26@gmail.com;G7187@notify.cincompass.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5